## Strategic Planning Dashboard Input Shee

eritas Federal Credit Union
Instructions:
npurmation in yellow cells. All other cells are locked. To change a locked cell (anprotect the sheel)
Go to TOOLS / PROTECTION / UNPROTECT SHEET - the password is 1234

| 36 MONTH ACTUAL RESULTS | Jan-22 | Feb-22 | Mar-22 | Apr-22 | May-22 | Jun-22 | Jul-22 | Aug-22 | Sep-22 | $\mathrm{Oct}^{\text {c-22 }}$ | Nov-22 | Dec-22 | Jan-23 | Feb-23 | Mar-23 | Apr-23 | May-23 | Jun-23 | Jul23 | ${ }_{\text {Agg-23 }}$ | ${ }_{\text {Sep-23 }}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| KEY AREAS | Actual | Actual | Actual | Actual | Actual | Actual | Actual | Actual | ${ }_{\text {Actual }}$ | Actual | Actual | ${ }_{\text {Actual }}$ | Actual | Actual | Actual | Actual | Actual | Actual | Actual | Actual | ${ }^{\text {ctual }}$ |
| Return on Average Assets | 0.06\% | $0.06 \%$ | $0.06 \%$ | 0.06\% | $0.06 \%$ | 0.06\% | $0.06 \%$ | 0.06\% | $0.06 \%$ | $0.06 \%$ | 0.06\% | $0.06 \%$ | -0.35\% | -0.35\% | -0.35\% | -0.35\% | -0.35\% | -0.35\% | -0.35\% | -0.35\% | ${ }_{0}^{0.3}$ |
| Operating Expense to Avg Assets | 4.99\% | 4.99\% | 4.99\% | 4.99\% | 4.99\% | 4.99\% | 4.99\% | 4.99\% | 4.99\% | 4.99\% | 4.99\% | 4.99\% | 5.89\% | 5.89\% | 5.89\% | 5.89\% | 5.89\% | 5.89\% | 5.89\% | 5.89\% |  |
| Net Worth | 8.54\% | 8.54\% | 8.54\% | 8.54\% | 8.54\% | 8.54\% | 8.54\% | 8.54\% | 8.54\% | 8.54\% | 8.54\% | $8.54 \%$ | 8.50\% | 8.50\% | 8.50\% | 8.50\% | $8.50{ }^{\circ}$ | 8.50\% | 8.50\% | 8.50\% | 8.50 |
| Delinquency + Charge Offs Ratios | 0.63\% | 0.63\% | 0.63\% | 0.63\% | 0.63\% | 0.63\% | 0.63\% | 0.63\% | 0.63\% | 0.63\% | 0.63\% | 0.63\% | 0.43\% | 0.43\% | 0.43\% | 0.43\% | 0.43\% | 0.43\% | 0.43\% |  |  |
| Loan to Share Ratio | 68.35\% | 68.35\% | 68.35\% | 68.35\% | 68.35\% | 68.35\% | 68.35\% | 68.35\% | 68.35\% | 68.35\% | 68.35\% | 68.35\% | 77.80\% | 77.80\% | 77.80\% | 77.80\% | 77.80\% | 77.80\% | 77.80\% | 77.80\% |  |
| Asset Growth (YOY) | 3.12\% | 3.12\% | 3.12\% | 3.12\% | 3.12\% | 3.12\% | 3.12\% | 3.12\% | 3.12\% | 3.12\% | 3.12\% | 3.12\% | 3.26\% | 3.26\% | 3.26\% | $3.26^{\circ}$ | $3.26^{\circ}$ | $3.26^{\circ}$ | 3.26\% | $3.26{ }^{\circ}$ | 3.26 |
| Average Loan Balance | \$13,578 | \$13,578 | S13,578 | \$13,578 | \$13,578 | S13,578 | \$13,578 | S13,578 | \$13,578 | \$13,578 | \$13,578 | \$13,578 | \$14,404 | S14,404 | S14,404 | S14,404 | \$14,404 | \$14,404 | S14,404 | \$14,404 | S14,404 |
| Average Share Balance | \$7,971 | \$7,971 | \$7,971 | \$7,971 | \$7,971 | 57,971 | \$7,971 | \$7,971 | \$7,971 | \$7,971 | \$7,971 | \$7,971 | \$8,345 | 58,345 | \$8,345 | 58,345 | \$8,345 | \$8,345 | \$8,345 | 58,345 | \$8,345 |
| Efficiency Ratio | 28.25\% | 28.25\% | 28.25\% | 28.25\% | 28.25\% | 28.25\% | 28.25\% | 28.25\% | 28.25\% | 28.25\% | 28.25\% | 28.25\% | 0.94\% | 0.94\% | 0.94\% | 0.94\% | 0.94\% | 0.94\% | 0.94\% | 0.94\% |  |
| Loan Growth | 8.87\% | 8.87\% | 8.87\% | 8.87\% | 8.87\% | 8.87\% | 8.87\% | 8.87\% | 8.87\% | 8.87\% | 8.87\% | 8.87\% | 17.51\% | 17.51\% | 17.51\% | 17.51\% | 17.51\% | 17.51\% | 17.51\% | 17.51\% |  |
| Checking Penetration | 49.54\% | 49.54\% | 49.54\% | 49.54\% | 49.54\% | 49.54\% | 49.54\% | 49.54\% | 49.54\% | 49.54\% | 49.54\% | 49.54\% | 50.55\% | 50.55\% | 50.55\% | 50.55\% | 50.55\% | 50.55\% | 50.55\% |  | $50.55^{\circ}$ |
| Products per Member | 1.99 | 2.99 | 3.99 | 4.99 | 5.99 | 6.99 | 7.99 | 8.99 | 9.99 | 10.99 | 11.9 | 12.99 | 2.06 | 3.06 | 4.06 | 5.06 | 6.06 | 7.06 | 8.06 | 9.06 |  |
| Member Satisfaction |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Mortgage Portfolio | \$10,077,008 | \$10,077,009 | \$10,077,010 | \#\#\#\#\#\#\#\#\#\# | \$10,077,012 | \#\#\#\#\#\#\#\#\#\#\# | \#\#\#\#\#\#n\#\#\# | \$10,077,015 | \$10,077,016 | \$10,077,017 | \$10,077,018 | \$10,077,019 | \$11,488,826 | \$11,488,827 | \$11,488,828 | \$11,488,829 | \$11,488,830 | \$11,488,831 | \$11,488,832 | \$11,488,833 | \$11,48,83 |
| Internet Penetration | 75.78\% | 175.78\% | 275.78\% | 375.78\% | 475.78\% | 575.78\% | 675.78\% | 775.78\% | 875.78\% | 975.78\% | 1075.78\% | 1175.78\% | 81.40\% | 181.40\% | 281.40\% | 381.40\% | 481.40\% | 581.40\% | 681.40\% | 781.40\% | 881.40 |


| GOAL ESTABLISHED IN PLANNING | Jan-22 | Feb-22 | Mar-22 | Apr-22 | May-22 | Jun-22 | Jul-22 | Aug-22 | ${ }_{\text {Sep-22 }}$ | Oct-22 | Nov-22 | Dec-22 | Jan-23 | Feb-23 | Mar-23 | Apr-23 | May-23 | Jun-23 | Jul-23 | Aug-23 | Sep-23 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| key areas | Goal | Goal | Goal | Goal | Goal | Goal | Goal | Goal | Goal | Goal | Goal | Goal | Goal | Goal | Goal | Goal | Goal | Goal | Goal | Goal | Goal |
| Return on Average Assets | 0.10\% | 0.00\% | -0.30\% | -0.30\% | 0.90\% | 0.90\% | 0.90\% | 0.80\% | 0.75\% | 0.60\% | 0.50\% | 0.30\% | -0.22\% | -0.22\% | -0.22\% | -0.22\% | -0.22\% | -0.22\% | -0.22\% | -0.22\% | 0.2 |
| Operating Expense to Avg Assets | 5.14\% | $5.14 \%$ | $5.14 \%$ | 5.14\% | $5.14 \%$ | 5.14\% | 5.14\% | $5.14 \%$ | $5.14 \%$ | $5.14 \%$ | 5.14\% | $5.14 \%$ | $5.60 \%$ | 5.60\% | $5.60 \%$ | $5.60 \%$ | 5.60\% | $5.60 \%$ | $5.60 \%$ | 5.60\% |  |
| Net Worth | 8.50\% | 8.50\% | 8.50\% | 8.50\% | 8.50\% | 8.50\% | 8.50\% | 8.50\% | 8.50\% | 8.50\% | $8.50^{\circ}$ | 8.16\% | 8.16\% | 8.16 | 8.16\% | 8.16 | 8.16 | 8.16 | 8.16 | 8.16\% | 8.1 |
| Delinquency + Charge Offs Ratios | 0.90\% | 0.90\% | 0.90\% | 0.90\% | 0.90\% | 0.90\% | 0.90\% | 0.90\% | 0.90\% | 0.90\% | 0.90\% | 0.90\% | 0.90\% | 0.90\% | 0.90\% | 0.90\% | 0.90\% | 0.90\% | 0.90\% | 0.90\% |  |
| Loan to Share Ratio | 76.00\% | 76.00\% | 76.00\% | 76.00\% | 76.00\% | 76.00\% | 76.00\% | 76.00\% | 76.00\% | 76.00\% | 76.00\% | 76.00\% | 76.00\% | 76.00\% | 76.00\% | 76.00\% | 76.00\% | 76.00\% | 76.00\% | 76.00\% |  |
| Asset Growth (YOY) | 6.17\% | 6.17\% | 6.17\% | 6.17\% | 6.17\% | 6.17\% | 6.17\% | 6.17\% | 6.17\% | 6.17\% | $6.17^{\circ}$ | 5.00\% | 5.00\% | 5.00\% | 5.00\% | 5.00 | $5.00{ }^{\circ}$ | $5.00^{\circ}$ | 5.00\% | 5.00\% | 5.00 |
| Average Loan Balance | S13,500 | S13,500 | S13,500 | \$13,500 | \$13,500 | \$13,500 | S13,500 | \$13,500 | S13,500 | \$13,500 | 813,500 | \$13,500 | \$13,500 | \$13,500 | \$13,500 | S13,500 | \$13,500 | \$13,500 | \$13,500 | \$13,500 | S13,500 |
| Average Share Balance | 58,000 | \$8,000 | 58,000 | 98,000 | 98,000 | 88,000 | 88,000 | \$8,000 | \$8,000 | 58,000 | 58,000 | \$8,000 | 58,000 | \$8,000 | 88,000 | 58,000 | S8,000 | 88,000 | 88,000 | 88,000 | \$8,000 |
| Efficiency Ratio | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | $0.00^{\circ}$ | $0.00{ }^{\circ}$ | 0.00\% | 0.00\% | 0.00\% | 0.00 |
| Loan Growth | 6.00\% | 6.00\% | 6.00\% | 6.00\% | 6.00\% | 6.00\% | 6.00\% | 6.00\% | 6.00\% | 6.00\% | 6.00\% | 20.00\% | 20.00\% | 20.00\% | 20.00\% | 20.00\% | 20.00\% | 20.00\% | 20.00\% | 20.00\% | 20.00 |
| Checking Penetration | 51.00\% | 51.00\% | 51.00\% | 51.00\% | 51.00\% | 51.00\% | 51.00\% | 51.00\% | 51.00\% | 51.00\% | 51.00\% | 51.00\% | 51.00\% | 51.00\% | 51.00\% | 51.00\% | 51.00\% | 51.00\% | 51.00\% |  | 51.00 |
| Products per Member |  |  |  |  |  |  |  |  |  |  |  | 2.1 | 2.1 | 2.1 | 2.1 | 2.1 | 2.1 | 2.1 | 2.1 | 2.1 |  |
| Member Satisfaction |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Mortgage Porffolio | \$12,000,000 76 | \$12,000,000 $76.00 \%$ | $\frac{\text { S12,000,000 }}{76.00 \%}$ | $\frac{\text { \#\#\#\#\#\#\#\#\# }}{76.00 \%}$ | $\frac{\text { S12,000,000 }}{76.00 \%}$ |  | $\frac{\text { \#\#\#\#\#\#\#\#\#\# }}{76.00 \%}$ | \$12,000,000 $76.00 \%$ | \$12,000,000 $76.00 \%$ | $\xrightarrow{\text { \$12,000,000 }} 7$ | \$12,000,000 7 7600\% | S12,000,000 $76.00 \%$ | S12,000,000 $76.00 \%$ | $\begin{array}{\|c\|} \hline \$ 12,000,000 \\ \hline 76.00 \% \end{array}$ | $\frac{\text { S12,000,000 }}{76.00 \%}$ | \$12,000,000 7 76.00\% | \$12,000,000 $76.00 \%$ | $\begin{array}{\|r\|} \hline \$ 12,000,000 \\ 76.00 \% \\ \hline \end{array}$ | ${ }_{\text {S12,000,000 }}^{76.00 \%}$ | $\begin{array}{\|c\|} \hline \$ 12,000,000 \\ \hline 76.00 \% \\ \hline \end{array}$ |  |



| Oct-23 | Nov-23 | Dec-23 | Jan-24 | Feb-24 | Mar-24 | Apr-24 | May-24 | Jun-24 | Jul-24 | Aug-24 | Sep-24 | Oct-24 | Nov-24 | Dec-24 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Actual | Actual | Actual | Actual | Actual | Actual | Actual | Actual | Actual | Actual | Actual | Actual | Actual | Actual | Actual |
| -0.35\% | -0.35\% | -0.35\% | 0.05\% | 0.05\% | 0.05\% | 0.05\% | 0.00\% | 0.00\% | $0.00 \%$ | 0.00\% | 0.00\% | 0.00\% | 0.00\% | $0.00 \%$ |
| 5.89\% | 5.89\% | 5.89\% | $5.68 \%$ | 5.68\% | 5.68\% | 5.68\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | $0.00^{\circ}$ |
| 8.50\% | 8.50\% | 8.50\% | 7.84\% | 7.84\% | 7.84\% | 7.84\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 0.43\% | 0.43\% | 0.43\% | 1.09\% | 1.09\% | 1.09\% | 1.09\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.0 |
| 77.80\% | 77.80\% | 77.80\% | 85.53\% | 85.53\% | 85.53\% | 85.53\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 3.26\% | 3.26\% | 3.26\% | 5.76\% | 5.76\% | 5.76\% | 5.76\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| \$14,404 | \$14,404 | \$14,404 | \$15,924 | \$15,924 | \$15,924 | \$15,924 | s0 | s0 | s0 | s0 | s0 | s0 | 0.00 | 0.00 |
| \$8,345 | \$8,345 | \$8,345 | \$9,130 | \$9,130 | \$9,130 | \$9,130 | S0 | \$0 | s0 | S0 | s0 | \$0.00 | 0.00 | 0.00 |
| 0.94\% | 0.94\% | 0.94\% | 0.70\% | 0.70\% | 0.70\% | 0.70\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 17.51\% | 17.51\% | 17.51\% | 16.71\% | 16.71\% | 16.71\% | 16.71\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 50.55\% | 50.55\% | 50.55\% | 52.07\% | 52.07\% | 52.07\% | 52.07\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 11.06 | 12.06 | 13.06 | 2.16 | 3.16 | 4.16 | 5.16 | 0.00 | 0.00 | 0.00 | 0 | 0 |  | 0 |  |
| \$11.488,835 | \$11.488,836 | \$11,488,837 | \$14.416,329 | \$14,416,330 | \$14.416,331 | \$14.416,332 |  | so | S0 |  |  |  |  |  |
| 981.40\% | 1081.40\% | 1181.40\% | $52.01 \%$ | 152.01\% | 252.01\% | 352.01\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |  | $0.00 \%$ |
|  |  |  |  |  |  |  |  |  |  |  |  | 0.00\% | 0.00\% | 0.00\% |


| $\mathrm{Oct-23}^{\text {cter }}$ | Nov-23 | ${ }^{\text {Dec-23 }}$ | Jan-24 | Feb-24 | Mar-24 | Apr-24 | May-24 | Jun-24 | Jul-24 | Aug-24 | Sep-24 | $\mathrm{Oct-24}^{\text {cta }}$ | Nov-24 | Dec-24 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Goal | Goal | Goal | Goal | Goal | Goal | Goal | Goal | Goal | Goal | Goal | Goal | Goal | Goal | Goal |
| -0.22\% | -0.22\% | -0.22\% | -0.21\% | ${ }_{-0.28 \%}$ | -0.09\% | ${ }_{-0.05 \%}$ | 0.00\% | 0.07\% | $0.11 \%$ | 0.16\% | 0.19\% | 0.23\% | 0.26\% | 0.30\% |
| $5.60 \%$ | 5.60\% | $5.60 \%$ | 5.95\% | 5.82\% | 5.73\% | 5.70\% | 5.71\% | 5.65\% | 5.65\% | 5.63\% | 5.61\% | 5.60\% | 5.57\% | 5.56\% |
| 8.16\% | 8.16\% | 8.50\% | 7.77\% | 7.72\% | 7.71\% | 7.70\% | 7.69\% | 7.69\% | 7.69\% | 7.71\% | 7.72\% | 7.74\% | 7.76\% | 7.80\% |
| 0.90\% | 0.90\% | 0.90\% | 1.42\% | 1.39\% | 1.42\% | 1.40\% | 1.40\% | 1.40\% | 1.40\% | 1.40\% | 1.40\% | 1.40\% | 1.40\% | 1.40\% |
| 76.00\% | 76.00\% | 76.00\% | 85.66\% | 85.63\% | 85.63\% | 86.81\% | 86.93\% | 87.19\% | 88.49\% | 88.59\% | $88.71 \%$ | 89.13\% | 89.80\% | 90.29\% |
| 5.00\% | 5.00\% | 6.17\% | 4.97\% | 4.97\% | 4.97\% | 4.00\% | 4.00\% | 4.00\% | 4.00\% | 4.00\% | 4.00\% | 4.00\% | 4.00\% | 4.00\% |
| \$13,500 | \$13,500 | \$13,500 | S16,000 | \$16,000 | \$16,000 | \$16,000 | \$16,000 | \$16,000 | \$16,000 | \$16,000 | \$16,000 | \$16,000 | \$16,000 | \$16,000 |
| \$8,000 | \$8,000 | \$8,000 | 88,500 | 98,500 | \$8,500 | 88,500 | 88,500 | \$8,500 | 88,500 | \$8,500 | \$8,500 | \$8,500 | \$8,500 | 88,500 |
| 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% | 0.00\% |
| 20.00\% | 20.00\% | 6.00\% | 1.72\% | 0.33\% | 0.35\% | 1.75\% | 0.49\% | 0.65\% | 1.86\% | 0.46\% | 0.49\% | 0.82\% | 1.10\% | 0.89\% |
| 51.00\% | 51.00\% | 51.00\% | 53.00\% | 53.00\% | 53.00\% | 53.00\% | 53.00\% | 53.00\% | 53.00\% | 53.00\% | 53.00\% | 53.00\% | 53.00\% | 53.00\% |
| 2.1 | 2.1 |  | 2.2 | 2.2 | 2.2 | 2.2 | 2.2 | 2.2 | 2.2 | 2.2 | 2.2 | 2.2 | 2.2 | 2.2 |
| \$12,000,000 | \$12,000,000 | \$12,000,000 | \$15,000,000 | \$15,000,000 | \$15,000,000 | \$15,000,000 | \$15,000,000 | \$15,000,000 | \$15,000,000 | \$15,000,000 | \$15,000,000 | \$15,000,000 | \$15,000,000 | \$15,000,000 |
| 76.00\% | 76.00\% | 76.00\% | 75.00\% | 75.00\% | 75.00\% | 75.00\% | 75.00\% | 75.00\% | 75.00\% | 75.00\% | 75.00\% | 75.00\% | 75.00\% | 75.00\% |

Veritas Federal Credit Union
Dashboard


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Dashboard



## Veritas Federal Credit Union

Trend Analysis





